of both aggregate deposits and bank credit as compared with the previous year. While the growth of aggregate deposits of scheduled commercial banks decelerated from 22.8 per cent (Rs. 71,726 crore) to 11.8 per cent (Rs. 45,486 crore), the growth of bank credit declined from 28.7 per cent (Rs. 47,143 crore) to 19.2 percent (Rs. 40,540 crore).

RBI have further reported that the growth rates of the banking variables are however, not strictly comparable as between 1994-95 and 1995-96. Firstly, there were 27 reporting fortnights in 1994-95 as against the usual 26 fortnights. Secondly, the last reporting Friday for 1994-95 coincided with March 31 and as such the year-end bulge was reflected in the banking data for 1994-95. The unduly inflated base of 1994-95 therefore got reflected in lower order for growth rates in 1995-96 than would have been the case otherwise.

As regards bank credit, RBI has stated that the food credit declined by 20.2 per cent (Rs. 2,483 crore) during in 1995-96 as against a rise of 12.5 per cent (Rs. 1,368 crore) in 1994-95. This decline could be attributed to lower stock of food grains, higher exports, and lower procurement during the year 1995-96. Non-food credit, on the other hand, increased by 21.6 per cent (Rs. 43,023 crore) on a high growth rate of 29.8 per cent (Rs. 45,776 crore) in 1994-95.

Continuing the process of interest rate deregulation and with a view to augmenting the resources of the banking system, the RBI has taken a series of policy measures since the second half of the year 1995-96. Cash Reserve Ratio (CRR) was reduced in phases from 15 per cent of Net Domestic Demand and time Liabilities (NDTL) to 12 per cent between November 11, 1995 to July 6, 1996. These measures have injected liquidity into the system which stimulates deposit growth as well. Other policy measure recently announced by Reserve Bank of India include shortening of minimum maturity from 46 days to 30 days and allowing banks freedom to determine deposits rates for maturity above one year, which is expected to have a favourable impact on deposit growth.

Foreign Exchange Violation by Bharat Heavy Electricals Ltd.

301. SHRI JAYANT KUMAR MALHOUTRA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that there was foreign exchange violation in the purchase of second-hand machinery by Bharat Heavy Electricals Ltd. at Hardwar;

(b) whether it is also a fact that the Central Bureau of Investigation has been asked to look not the matter; and

(c) if so, the details thereof?

THE MINISTER OF FINANCE AND THE MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) to (c) Central Bureau of Investigation (CBI) has registered a case in the matter of purchase of second hand equipment by Bharat heavy Electricals Ltd. Hardwar, during 1989—92. Investigation under the Foreign Exchange Regulation Act have also been made. However, no violation of the provisions of the above Act has been reported.

Setting up of New Offices/Branches by Reserve Bank of India

302. SHRI RAJUBHAI A. PARMAR: Will the Minister of FINANCE be pleased to state:

(a) whether the Reserve Bank of India proposes to set up new offices/branches at important commercial and industrial centres of the country, particularly in the state of Gujarat;

(b) if so, the details thereof;

(c) the places selected for this purpose;

(d) whether the land has been asked for/acquired to set up new offices; and

(e) if so, the details thereof?

THE MINISTER OF FINANCE AND THE MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) No, Sir.

(b) to (e) Do not arise.

Plans for Direct lending to States by International Financial Institutions

303. SHRI O.P. KOHLI: Will the Minister of FINANCE be pleased to state:

(a) whether the Government are aware that the International Financial Institutions (IFIs) are planning for direct lending to States;

(b) if so, the reaction of Government thereto; and

(c) the effect thereof on the stability of the Central Government?

THE MINISTER OF FINANCE AND THE MINISTER OF COMPANY AFFAIRS (SHRI P. CHIDAMBARAM): (a) to (c) As per the Constitution of India, foreign loans from International Financial Institutions can only be contracted by the Central Government. The question of direct lending to the States by the International Financial Institutions, therefore, does not arise.

मतदाताओं को पहचान-पत्र दिया जाना

304. **श्री राम जेठमलानी:** क्या विधि, न्याय और कंपनी कार्य मंत्री यह बताने की कृपा करेंगे कि:

(क) क्या यह सच है कि देश की वर्तमान निर्वाचन प्रक्रिया में जाली मतदान पर अंकुश लगाने के लिए विगत वर्ष में मतदाताओं को पहचान-पत्र प्रदान करने की एक योजना प्रारम्भ की गई थी;

(ख) यदि हां, तो मार्च, 1996 तक विभिन्न राज्यों में राज्यवार कितने मतदाताओं को पहचान-पत्र प्रदान किए जा चुके थे;

(ग) क्या सरकार ने इस योजना से संबंधित कार्य को पूरा करने के लिए कोई समय-सीमा निर्धारित की है;

(घ) यदि हां, तो तत्संबंधी ब्यौरा क्या है, और

(ङ) अब तक इस योजना के क्रियान्वयन पर कुल कितनी धनराशि व्यय की जा चुकी है?

विधि कार्य, विधायी विभाग और न्याय विभाग के राज्यमंत्री (श्री रमाकांत डी० खलप): (क) अगस्त, 1993 में, भारत निर्वाचन आयोग ने सभी राज्यों के (जम्मू-कश्मीर राज्य को छोड़कर) मुख्य निर्वाचन आफिसरों को यह निदेश दिए थे कि जाली मतदान रोकने के लिए सभी मतदाताओं को फोटो पहचान पत्र जारी करने की व्यवस्था करें।

(ख) ऐसे मतदाताओं की जिन्हें 23-2-1996 तक दोषमुक्त फोटो पहचान पत्र जारी किए गए थे, राज्यवार प्रतिशतता देने वाला एक विवरण सदन के पटल पर रख दिया गया है। **(नीचे देखिए)**

(ग) और (घ) आयोग ने स्कीम को पूरा किए जाने के लिए अंतिम तारीख के रूप में मूलरूप से 30.11.1994 नियत की थी। तथापि, यह अंतिम तारीख समय-समय पर बढ़ाई गई थी और अंतिम बार इसे 31.3.1996 तक बढ़ाया गया था। आयोग द्वारा अभी कोई नई तारीख नियत नहीं की गई है।

(ङ) केन्द्रीय सरकार द्वारा मार्च, 1996 तक स्कीम के कार्यान्वयन के संबंध में 423.3 करोड़ रुपए की राशि दी गई है।

विवरण

ऐसे मतदाता, जिन्हें 23 फरवरी, 1996 तक विभिन्न राज्यों में दोषमुक्त पहचान-पत्र प्रदान किए गए

क्रम०सं०	राज्य/संघ राज्य क्षेत्र का नाम	ऐसे मतदाताओं का अनुमानित प्रतिशत, जिन्हें दोषमुक्त पहचान पत्र प्रदान किए गए।
	राज्य	
1.	आंध्र प्रदेश	शून्य
2.	अरूणाचल प्रदेश	57%
3.	असम	शून्य
4.	बिहार	12%